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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

dcarlon@kmllawgroup.com

Attorneys for Secured Creditor

Bayview Loan Servicing, LLC, a Delaware Limited

Liability Company

In Re:

Kelly K. Lally,

Debtor.

Order Filed on May 20, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 20-12682 JKS

Adv. No.:

Hearing Date: 4/9/2020 @ 8:30 a.m.

Judge: John K. Sherwood

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: May 20, 2020

Honorable John K. Sherwood United States Bankruptcy Court Page 2

Debtor: Kelly K. Lally Case No.: 20-12682 JKS

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, a Delaware Limited Liability Company, holder of a mortgage on real property located at 54 Farmbrook Road, Sparta, NJ, 07871, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Stephen B. McNally, Esquire, attorney for Debtor, Kelly K. Lally, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall obtain a loan modification by September 30, 2020, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is unsuccessful, Debtor shall modify the plan to address Secured Creditor's prepetition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.